

In re:  
Steven Francis Carr  
Debtor

Case No. 24-11866-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 04, 2024

User: admin  
Form ID: 3091

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2024:

Recip ID	Recipient Name and Address
db	Steven Francis Carr, 529 Parkway Dr, Fairless Hls, PA 19030-3242
14893160	+ Bucks County Tax Claim Bureau, 55 E Court St, Doylestown, PA 18901-4318
14893161	Bucks County Water & Sewer Authority, Attn: Bankruptcy, 1275 Almshouse Rd, Warrington, PA 18976-1209
14893173	Falls Township Tax Collector, 188 Lincoln Hwy, Fairless Hls, PA 19030-1016
14893185	Nanci Carr, 529 Parkway Dr, Fairless Hls, PA 19030-3242
14893186	+ Pennsbury School District, 134 Yardley Ave, Levittown, PA 19054-1194

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 05 2024 00:09:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Jun 05 2024 00:09:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jun 05 2024 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 05 2024 04:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jun 05 2024 00:09:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14893152	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 05 2024 00:46:18	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14893153	EDI: GMACFS.COM	Jun 05 2024 04:04:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14893154	Email/PDF: bncnotices@becket-lee.com	Jun 05 2024 00:14:37	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14893155	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 05 2024 00:09:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14893159	EDI: BMW.COM	Jun 05 2024 04:04:00	BMW Financial Services, Attn: Bankruptcy/Correspondence, PO Box 3608, Dublin, OH 43016-0306
14893156	+ EDI: BANKAMER		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jun 04, 2024

Form ID: 3091

Total Noticed: 60

		Jun 05 2024 04:04:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14893157	EDI: TSYS2	Jun 05 2024 04:04:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14893158	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jun 05 2024 00:14:44	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14893162	EDI: CAPITALONE.COM	Jun 05 2024 04:04:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14893163	EDI: CITICORP	Jun 05 2024 04:04:00	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
14893164	EDI: CITICORP	Jun 05 2024 04:04:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893165	EDI: CITICORP	Jun 05 2024 04:04:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893166	EDI: CITICORP	Jun 05 2024 04:04:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893167	EDI: CITICORP	Jun 05 2024 04:04:00	Citicard, Citicorp Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14893168	^ MEBN	Jun 05 2024 00:01:41	Coastl/prosp, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 400, San Francisco, CA 94105-1913
14893169	+ EDI: WFNNB.COM	Jun 05 2024 04:04:00	Comenity Bank/Zales, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14893170	+ EDI: WFNNB.COM	Jun 05 2024 04:04:00	Comenity Capital, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14893171	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 05 2024 00:14:37	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
14893172	EDI: DISCOVER	Jun 05 2024 04:04:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14893181	EDI: CITICORP	Jun 05 2024 04:04:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14893174	Email/Text: collecadminbankruptcy@fnni.com	Jun 05 2024 00:09:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14893175	+ EDI: AMINFOFP.COM	Jun 05 2024 04:04:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14893176	+ EDI: PHINGENESIS	Jun 05 2024 04:04:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14893177	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 05 2024 00:09:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14893178	Email/Text: bankruptcy.notices@hdfsi.com	Jun 05 2024 00:10:00	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
14893179	EDI: IRS.COM	Jun 05 2024 04:04:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14893180	Email/Text: PBNCNotifications@peritussservices.com	Jun 05 2024 00:09:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14893182	+ Email/Text: bankruptcy@marinerfinance.com	Jun 05 2024 00:09:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14893183	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 05 2024 00:09:00	Mr. Cooper, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jun 04, 2024

Form ID: 309I

Total Noticed: 60

14893184	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 05 2024 00:09:00	Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098
14893187	Email/Text: fesbank@attorneygeneral.gov	Jun 05 2024 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14893188	EDI: PENNDEPTREV	Jun 05 2024 04:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14893188	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14893189	^ MEBN	Jun 05 2024 00:02:12	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14893190	+ Email/Text: bankruptcy1@pffcu.org	Jun 05 2024 00:09:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch Street, Philadelphia, PA 19107-2495
14893191	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 05 2024 00:09:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14893192	EDI: SYNC	Jun 05 2024 04:04:00	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5060
14893193	EDI: SYNC	Jun 05 2024 04:04:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893194	+ EDI: SYNC	Jun 05 2024 04:04:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893195	EDI: SYNC	Jun 05 2024 04:04:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893196	EDI: SYNC	Jun 05 2024 04:04:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14893197	^ MEBN	Jun 05 2024 00:02:02	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14893198	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 05 2024 00:09:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14893199	EDI: USBANKARS.COM	Jun 05 2024 04:04:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14893200	^ MEBN	Jun 05 2024 00:01:56	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14893201	Email/Text: bknotice@upgrade.com	Jun 05 2024 00:09:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14893202	+ EDI: LCIUPSTART	Jun 05 2024 04:04:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14893203	+ EDI: LCIUPSTART	Jun 05 2024 04:04:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14893205	Email/Text: bankruptcydept@wyn.com	Jun 05 2024 00:09:00	Wyndham Vacation Ownership, Attn: Bankruptcy, P.O. Box 98940, Las Vega, NV 89139-8940
14893204	+ EDI: AGFINANCE.COM	Jun 05 2024 04:04:00	WebBank/OneMain, Attn: Bankruptcy Attn: Bankruptcy, 215 South State Street , Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 56

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jun 04, 2024

Form ID: 309I

Total Noticed: 60

NONE

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Steven Francis Carr help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>		
Debtor 1:	Steven Francis Carr	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania	
Case number:	24-11866-amc	
	Social Security number or ITIN:	xxx-xx-9169
	EIN:	-- --
	Social Security number or ITIN:	----
	EIN:	-- --
	Date case filed for chapter:	13 5/31/24

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Steven Francis Carr	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	529 Parkway Dr Fairless Hls, PA 19030-3242	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 6/4/24

**For more information, see page 2**

Debtor **Steven Francis Carr**

Case number **24-11866-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 19, 2024 at 10:15 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595</b>  For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 9/17/24</b> </div> <div> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 8/9/24</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 11/27/24</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$280.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>8/28/24 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	